

COMMUNITY PRIDE BANK CORPORATION

		CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions
		11/13/2009	2900083	1
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$91	\$96	5.7%	
Loans	\$57	\$59	2.6%	
Construction & development	\$6	\$7	34.4%	
Closed-end 1-4 family residential	\$6	\$6	15.5%	
Home equity	\$4	\$5	15.4%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-12.2%	
Commercial & Industrial	\$11	\$10	-10.4%	
Commercial real estate	\$27	\$26	-1.5%	
Unused commitments	\$9	\$11	17.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$6	8.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$12	16.0%	
Cash & balances due	\$18	\$19	8.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$81	\$87	7.1%	
Deposits	\$79	\$86	8.4%	
Total other borrowings	\$2	\$1	-50.0%	
FHLB advances	\$2	\$1	-50.0%	
Equity				
Equity capital at quarter end	\$9	\$9	-6.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	8.9%	--	
Tier 1 risk based capital ratio	15.8%	14.0%	--	
Total risk based capital ratio	17.1%	15.3%	--	
Return on equity ¹	-6.9%	26.0%	--	
Return on assets ¹	-0.7%	2.5%	--	
Net interest margin ¹	3.9%	3.7%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	141.1%	0.0%	--	
Loss provision to net charge-offs (qtr)	-227.3%	-103.1%	--	
Net charge-offs to average loans and leases ¹	-0.2%	2.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	0.0%	0.0%	1.6%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.3%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.6%	0.0%
Commercial real estate	6.4%	0.0%	0.0%	1.5%
Total loans	3.0%	0.0%	0.3%	0.7%